

Information to identify the case:

Debtor 1	Christine M. Basye	Social Security number or ITIN	xxx-xx-3798
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22034-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christine M. Basye

4/15/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Christine M. Basye
 Debtor

Case No. 16-22034-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

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 Total Noticed: 27

Date Rcvd: Apr 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2020.

db	+Christine M. Basye, 213 Hallock Street, Pittsburgh, PA 15211-1335
cr	+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14238761	Bernstein-Burkley, P.C., Gulf Tower, Suite 2200, Raymond P. Wendolowski, Jr., Esquire, Pittsburgh, PA 15219
14238762	+Dollar Bank, PO Box 1700, Pittsburgh, PA 15230-1700
14298594	+Dollar Bank, PO Box 3969, Pittsburgh PA 15230-3969
14238763	+Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
14238765	+Macy's, PO Box 78008, Phoenix, AZ 85062-8008
14293564	+PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-4982
14286211	+PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
14238767	+PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14238766	+Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
14305533	+Peoples Natural Gas Company LLC, Equitable Division, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14357447	+Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford CT 06143-1047
14303475	UPMC Mercy, PO Box 1123, Minneapolis, MN 55440-1123
14303474	UPMC Presbyterian Shadyside Hospital, PO Box 1123, Minneapolis, MN 55440-1123
14289832	+Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 16 2020 04:01:24 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM Apr 16 2020 07:38:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14238759	+EDI: AMEREXPR.COM Apr 16 2020 07:38:00 American Express, PO Box 1270, Newark, NJ 07101-1270
14238760	+EDI: BANKAMER.COM Apr 16 2020 07:38:00 Bank of America, PO Box 31785, Tampa, FL 33631-3785
14289538	EDI: BL-BECKET.COM Apr 16 2020 07:38:00 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14302946	EDI: Q3G.COM Apr 16 2020 07:38:00 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14310228	+E-mail/Text: kburkley@bernsteinlaw.com Apr 16 2020 04:02:33 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14238768	EDI: JPMORGANCHASE Apr 16 2020 07:38:00 Southwest/Chase, PO Box 15298, Wilmington, DE 19850
14238764	+E-mail/Text: bncnotices@becket-lee.com Apr 16 2020 04:01:05 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14307783	EDI: PRA.COM Apr 16 2020 07:38:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14268464	EDI: RECOVERYCORP.COM Apr 16 2020 07:38:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	BANK OF AMERICA, N.A.
cr	Duquesne Light Company
cr	Federal National Mortgage Association

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 27

Date Rcvd: Apr 15, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2020 at the address(es) listed below:

Charles James Grudowski on behalf of Debtor Christine M. Basye cjg@grudowskilaw.com,
grudowskilaw1@gmail.com; vr@grudowskilaw.com; admin@grudowskilaw.com
Heather Stacey Riloff on behalf of Creditor Federal National Mortgage Association
heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor Federal National Mortgage Association
bkgroup@kmlawgroup.com
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Federal National Mortgage Association
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 10